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N	TED STATES E ORTHERN DIS EASTERN DIV	TRICT OF I	LLINOIS				Vo	oluntary Petition
Name of Debtor (if individual, enter Last, First, Williams, Latonya C.	Middle):			Name	of Joint Debtor (Sp	oouse) (Last, Fire	st, Middle):	
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years				er Names used by e married, maiden			ars
Last four digits of Soc. Sec. or Individual-Taxpa than one, state all): xxx-xx-9716	yer I.D. (ITIN) No./C	Complete EIN (if	more		ur digits of Soc. Sene, state all):	ec. or Individual-T	axpayer I.D. (IT	TIN) No./Complete EIN (if more
Street Address of Debtor (No. and Street, City, 125 N. Kilbourn, Apt. 204 Chicago, IL	and State):			Street /	Address of Joint D	ebtor (No. and S	treet, City, and S	State):
		ZIP CODE 60624						ZIP CODE
County of Residence or of the Principal Place of <b>Cook</b>	of Business:			County	of Residence or o	of the Principal Pl	ace of Business	<b>5</b> :
Mailing Address of Debtor (if different from stre 125 N. Kilbourn, Apt. 204 Chicago, IL	et address):			Mailing	Address of Joint I	Debtor (if differen	t from street add	dress):
		ZIP CODE <b>60624</b>						ZIP CODE
Location of Principal Assets of Business Debto	r (if different from str	reet address abo	ove):					[=:= - = = =
								ZIP CODE
Type of Debtor (Form of Organization)	l	of Business ck one box.)	i			f Bankruptcy etition is Filed		
(Check one box.)  ✓ Individual (includes Joint Debtors)	Health Care E	Business Real Estate as c	defined	_	hapter 7 hapter 9		`	er 15 Petition for Recognition
See Exhibit D on page 2 of this form.	in 11 U.S.C. §			₫∘	hapter 11		of a Fo	oreign Main Proceeding
Corporation (includes LLC and LLP)  Partnership	Stockbroker	lual.au		=	hapter 12 hapter 13			er 15 Petition for Recognition oreign Nonmain Proceeding
Other (If debtor is not one of the above entities, check this box and state type	Commodity B Clearing Banl						e of Debts	_
of entity below.)	Other	cempt Entity	(Check one box.)  ✓ Debts are primarily consumer Debts are primar					
	(Check be Debtor is a ta: under Title 26	ox, if applicable. x-exempt organ of the United Sernal Revenue (	ization States	§ in p	ebts, defined in 1° 101(8) as "incurre dividual primarily t ersonal, family, or old purpose."	ed by an for a	busine	ess debts.
Filing Fee (Che	eck one box.)			Chec	k one box:	Chapter	11 Debtors	
Full Filing Fee attached.				_			•	U.S.C. § 101(51D). 11 U.S.C. § 101(51D).
Filing Fee to be paid in installments (appli signed application for the court's conside	ration certifying that	the debtor is		Chec	k if:			<b>,</b>
unable to pay fee except in installments.	. ,		۸.	— in	siders or affiliates	) are less than \$2		excluding debts owed to
Filing Fee waiver requested (applicable to attach signed application for the court's c	onsideration. See C	only). Must Official Form 3B.		Chec 	k all applicable plan is being filed			
					cceptances of the f creditors, in acco			om one or more classes
Statistical/Administrative Information							3 2 3	THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that funds will be availa  Debtor estimates that, after any exempt p there will be no funds available for distribu	roperty is excluded a	and administrati		es paid,				
Estimated Number of Creditors	П	П			П	П	П	
<u>1-4</u> 9 <u>50-</u> 99 <u>10</u> 0-199 <u>20</u> 0-999	1,000- 5,000	5,001- 10,000	10,001- 25,000		25,001- 50,000	50,001- 100,000	Over 100,000	
Estimated Assets								
\$0 to \$50,001 to \$100,0001 to \$500,0001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$500,000 \$100,000 \$500,000 to \$1 million to \$10 million to \$50 million to \$50 million to \$100 million to								
Estimated Liabilities		\$10,000,001	\$50,000		\$100,000,001	\$500,000,001		
\$50,000 \$100,000 \$500,000 to \$1 milli	on to \$10 million	to \$50 million	to \$100 i	million	to \$500 million	to \$1 billion	\$1 billion	

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B1 (C	Official Form 1) (1/08) DOCUMENT	Page 2 of 35	Page 2	
Vo	luntary Petition	Name of Debtor(s): Latonya C. Will	iams	
(Th	is page must be completed and filed in every case.)			
	All Prior Bankruptcy Cases Filed Within Last	1	1	
	ion Where Filed: cago; Chapter 7 Discharged	Case Number: <b>03-05088</b>	Date Filed: 2/4/2003	
Locat	ion Where Filed:	Case Number:	Date Filed:	
	Pending Bankruptcy Case Filed by any Spouse, Partner o	r Affiliate of this Debtor (If more t	han one, attach additional sheet.)	
Name <b>Non</b>	e of Debtor: l <b>e</b>	Case Number:	Date Filed:	
Distri	ot:	Relationship:	Judge:	
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.  Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).				
		X /s/ Robert J. Adams & Associ	ates 04/08/2008	
		Robert J. Adams & Associa		
	Ex	hibit C		
Does 🔽	s the debtor own or have possession of any property that poses or is alleged to pose Yes, and Exhibit C is attached and made a part of this petition.  No.	e a threat of imminent and identifiable harm to p	public health or safety?	
	Ex	hibit D		
	be completed by every individual debtor. If a joint petition is filed, eac Exhibit D completed and signed by the debtor is attached and mais is is a joint petition:	·	eparate Exhibit D.)	
	Exhibit D also completed and signed by the joint debtor is attach	ed and made a part of this petition.		
		ling the Debtor - Venue applicable box.)		
	Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days	business, or principal assets in this Dis	strict for 180 days immediately	
	There is a bankruptcy case concerning debtor's affiliate, general parti	ner, or partnership pending in this Distri	ct.	
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
		des as a Tenant of Residential Proper	rty	
	Landlord has a judgment against the debtor for possession of debtor	'	the following.)	
	· ·	Name of landlord that obtained judgme	нц)	
	ī	(Address of landlord)	<u> </u>	
	Debtor claims that under applicable nonbankruptcy law, there are circ monetary default that gave rise to the judgment for possession, after		·	
	Debtor has included in this petition the deposit with the court of any repetition.	ent that would become due during the 30	0-day period after the filing of the	
П	Debtor certifies that he/she has served the Landlord with this certification	tion. (11 U.S.C. § 362(I)).		

B1 (Official Form 1) (1/08)

Page 3

Voluntary Petition	Name of Debtor(s): Latonya C. Williams			
(This page must be completed and filed in every case)				
Sign	natures			
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code,	Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of			
specified in this petition.	title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.			
X /s/ Latonya C. Williams				
Latonya C. Williams	X			
X	(Signature of Foreign Representative)			
Telephone Number (If not represented by attorney)	(Printed Name of Foreign Representative)			
04/08/2008				
Date	Date			
Signature of Attorney*  X /s/ Robert J. Adams & Associates Robert J. Adams & Associates Bar No. 0013056  Robert J. Adams & Assoc.  125 S. Clark, Suite 1810 Chicago, IL 60603	Signature of Non-Attorney Bankruptcy Petition Preparer  I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(b), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.			
Phone No.(312) 346-0100 Fax No.(312) 346-6228  04/08/2008	Printed Name and title, if any, of Bankruptcy Petition Preparer			
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)			
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.				
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Address X			
X Signature of Authorized Individual	Date Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not			
Printed Name of Authorized Individual	an individual.			
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.			
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.			

Official Form 1, Exhibit D (10/06)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

IN RE:	Latonya C. Williams	Case No.	
			(if known)

Debtor(s)

#### **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eliqible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exhibit D (10/06)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE:	Latonya C. Williams	Case No.	
			(if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DERTOP'S STATEMENT OF COMPLIANCE WITH

CREDIT COUNSELING REQUIREMENT  Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: // Latonya C. Williams Latonya C. Williams
Date: <b>04/08/2008</b>

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B6A (Official Form 6A) (12/07)

n re Latonya C. Williams	Case No.	
		(if known)

## **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				
	Tat		¢0.00	

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re Latonya C. Williams	Case No.	
		(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$50.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		USA Credit 1	-	\$400.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit	-	\$850.00
4. Household goods and furnishings, including audio, video and computer equipment.		Five rooms of furniture of various ages	-	\$150.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Clothing	-	\$140.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	х			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Latonya C. Williams	Case No.	
		(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	х			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Latonya C. Williams	Case No.	
		(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	x			
26. Boats, motors, and accessories.	х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Latonya	C.	Williams
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Case No.	
	(if known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

		Continuation Sneet No. 3		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	х			
31. Animals.	х			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			
(Include amounts from any cont	inuati	continuation sheets attached Total on sheets attached. Report total also on Summary of Schedules.)	   >	\$1,590.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (12/07)

In re Latonya C. Williams	Case No.	
		(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash	735 ILCS 5/12-1001(b)	\$50.00	\$50.00
USA Credit 1	735 ILCS 5/12-1001(b)	\$400.00	\$400.00
Security Deposit	735 ILCS 5/12-1001(b)	\$850.00	\$850.00
Five rooms of furniture of various ages	735 ILCS 5/12-1001(b)	\$150.00	\$150.00
Clothing	735 ILCS 5/12-1001(a), (e)	\$140.00	\$140.00
		\$1,590.00	\$1,590.00

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Document

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B6D (Official Form 6D) (12/07)

In re	Latonya	C.	Willi	ams

Case No.	
	(if known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☑ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			Subtotal (Total of this F	ag	e) >		\$0.00	\$0.00
Nocontinuation sheets attached			Total (Use only on last p				\$0.00 (Report also on	\$0.00 (If applicable,

Summary of Schedules.)

report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

In re Latonya C. Williams

Case No.	
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
<b>√</b>	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governor of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
<b>V</b>	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of istment.
	continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re Latonya C. Williams

Case No.	
	(If Known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Taxes and Certain Other Debts Owed to Governmental Units

THE STATE OF THE S		JU 41	d Cortain Cirioi Bobio Gwed to Co	, 01		011	tai Oilito		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:			DATE INCURRED:						
Linebarger, Goggan, Blair & Sampson PO Box 06152 Chicago, IL 60606		-	CONSIDERATION: Attorney for - State of Illinois REMARKS:				\$65.00	\$65.00	\$0.00
			sheets Subtotals (Totals of this	pag	ge)	>	\$65.00	\$65.00	\$0.00
	onl	y on	last page of the completed Schedule n the Summary of Schedules.)	E.	tal				
If ap	plic	able,	T last page of the completed Schedule report also on the Statistical Summa bilities and Related Data.)		als	>			

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B6E (Official Form 6E) (12/07) - Cont.

In re Latonya C. Williams

Case No.	
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Administrative allowances

TYPE OF PRIORITY	Adm	inistı	rative allowances						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:			DATE INCURRED: 04/03/2008						
Robert J. Adams & Associates			CONSIDERATION: Attorney Fees				\$3,500.00	\$3,500.00	\$0.00
125 S. Clark, Suite 1810		_	REMARKS:						
Chicago, Illinois 60603									
	+			+					
	_			-					
				T					
	+	$\vdash$		+		H			
					<u></u>	L			
			sheets Subtotals (Totals of this	pa	ge)	>	\$3,500.00	\$3,500.00	\$0.00
attached to Schedule of Creditors Holding		•			tal	>	\$3,565.00		
			last page of the completed Schedule n the Summary of Schedules.)	Ė.					
Kej	Joil a	.30 0		_				<b>*</b>	<b>.</b>
/He	e onl	v on	last page of the completed Schedule	Tot	als	>		\$3,565.00	\$0.00
			report also on the Statistical Summa						
			bilities and Related Data.)	,					

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B6F (Official Form 6F) (12/07) In re Latonya C. Williams

Case No.		
	(if known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #: Arnold Scott Harris, P.C. 600 W. Jackson, Suite 710 Chicago, IL 60661		-	DATE INCURRED: CONSIDERATION: Attorney for - City of Chicago REMARKS:				\$0.00
ACCT #: 28482887 Asset Acceptance Corp PO Box 2036 Warren, MI 48090		-	DATE INCURRED: CONSIDERATION: Collecting for - AT&T REMARKS:				\$200.00
ACCT #: 773504 CBUSA Inc. PO Box 8000 Hammond, IN 46325		_	DATE INCURRED: CONSIDERATION: Collecting for - Economy Interiors REMARKS:			х	\$3,405.00
ACCT #: Certegy PO Box 30046 Tampa, FL 336303046		-	DATE INCURRED: CONSIDERATION: Collecting for - Saks REMARKS:				\$60.00
ACCT #: City Of Chicago Dept. of Revenue Bureau of Parking 333 S. State, Room 540 Chicago, IL 60604-3977 Attn: Bankruptcy Unit		-	DATE INCURRED: CONSIDERATION: Parking Fines REMARKS: License Plate Numbers: 2841683, D541923, D149038, D938763, 8526421, 6223156				\$5,200.00
ACCT #: Collection Company of America 700 Longwater Drive Norwell, MA 02061		-	DATE INCURRED: CONSIDERATION: Collecting for - Affirmative Insurance REMARKS:				\$50.00
3continuation sheets attached		(Rep	Sul (Use only on last page of the completed Sch port also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relat	T edu	ota ule n tl	l > F.) he	\$8,915.00

Document

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B6F (Official Form 6F) (12/07) - Cont. In re Latonya C. Williams

Case No.		
	(if known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
ACCT #: 8798300046945161  Comcast PO Box 3002  Southeastern, PA 19398		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$180.00
ACCT #: 4971660030  Commonwealth Edison Bill Payment Center Chicago, IL 60668-0001		-	DATE INCURRED: CONSIDERATION: Utility REMARKS:				\$345.00
ACCT #: Continental Furniture 1425 N. Milwaukee Ave Chicago, IL 60622		-	DATE INCURRED: CONSIDERATION: Furniture Notes REMARKS:				\$500.00
ACCT #: 31000105473981001  Drive  Bankruptcy Department  P.O. Box 560284  Dallas, TX 75356-0284		-	DATE INCURRED: CONSIDERATION: Car loan REMARKS:				\$8,185.00
ACCT #: T-38642423 ER Solutions 500 SE 7th St. Ste. A100 P.O.Box 9004 Renton, WA 98057		-	DATE INCURRED: CONSIDERATION: Collecting for - Washington Mutual REMARKS:				Notice Only
ACCT #: 5177-6073-7791-2462 First Premier Bank 900 W. Delaware St. Sioux Falls, SD 57104-0347		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$390.00
Sheet no1 of3 continuation sl Schedule of Creditors Holding Unsecured Nonpriority		าร	hed to Su  (Use only on last page of the completed Schoort also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Rela	nedi le, o	ota ule n tl	l > F.) he	

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B6F (Official Form 6F) (12/07) - Cont. In re Latonya C. Williams

Case No.		
	(if known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 548705 Luebke, Baker & Associates P.O.Box 9398 Peoria, IL 61612		-	DATE INCURRED: CONSIDERATION: Attorney for - Blu & Associates REMARKS:			х	\$13,455.00
ACCT #: 2003-M1-180047 Pekay & Blitstein, P.C. 77 W. Washington Ste. 719 Chicago, IL 60602		-	DATE INCURRED: CONSIDERATION: Attorney for - Aronson Furniture REMARKS:				\$1,400.00
ACCT #: 2-5000-5004-4765  Peoples Energy 130 E. Randolph Dr. Chicago, IL 60687-6207		-	DATE INCURRED: CONSIDERATION: Utility REMARKS:				\$390.00
ACCT #: 550854-8 Rickenbacker Collections 15005 Concord Circle Morgan Hill, CA 95037		-	DATE INCURRED: CONSIDERATION: Collecting for - Rendered Services, Inc. REMARKS:				\$3,160.00
ACCT #: 1012958175  RJM Acquisitions 575 Underhill Blvd, Ste. 2  Syosset, NY 11791		-	DATE INCURRED: CONSIDERATION: Collecting for - Washington Mutual Checking REMARKS:				\$345.00
ACCT #: 0040679658  RJM Acquisitions 575 Underhill Blvd, Ste. 2  Syosset, NY 11791		-	DATE INCURRED: CONSIDERATION: Collecting for - Fingerhut REMARKS:				\$140.00
Sheet no. 2 of 3 continuation sh Schedule of Creditors Holding Unsecured Nonpriority		ns	hed to Si  (Use only on last page of the completed Scort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Rela	hed le, c	ota ule on th	l > F.) he	\$18,890.00

Document

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B6F (Official Form 6F) (12/07) - Cont. In re Latonya C. Williams

Case No.		
	(if known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Secretary of State Department of Administrative Hearings Howlett Building, Room 208 Springfield, IL 62756		-	DATE INCURRED: CONSIDERATION: Suspension for parking tickets REMARKS:				\$0.00
ACCT #: 2170151 Sunrise Credit Services 260 Airport Pl. Farmingdale, NY 11735-3946		-	DATE INCURRED: CONSIDERATION: Collecting for - T-Mobile REMARKS:				\$905.00
ACCT #: 494040627 T-Mobile PO Box 742596 Cincinnati, OH 45274		-	DATE INCURRED: CONSIDERATION: Cell phone REMARKS:				Notice Only
Sheet no. <u>3</u> of <u>3</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C	laim	ıs	(Use only on last page of the completed Schoort also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Relation	nedi e, o	otal ule n th	l > F.) ne	\$905.00 \$38,310.00

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B6G (Official Form 6G) (12/07)

In re Latonya C. Williams

Case No.		
	(if known)	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07)

In re Latonya C. Williams

Case No.	
	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re Latonya C. Williams

Case No.	
	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		Dependents of	Debtor and Spo	use	
Single	Relationship(s): Son	Age(s): 14	Relationship(	s):	Age(s):
_	Son	10			
Employment:	Debtor		Spouse		
Occupation	CNA		1		
Name of Employer	Mayfield Care Center, Inc.				
How Long Employed	Months				
Address of Employer	5905 W. Washington				
	Chicago, IL 60644				
	verage or projected monthly in			DEBTOR	SPOUSE
	s, salary, and commissions (P	rorate if not paid monthly)	)	\$1,473.33	
2. Estimate monthly over	ertime		_	\$0.00	
3. SUBTOTAL	DUCTIONS			\$1,473.33	
<ol> <li>LESS PAYROLL DE a. Payroll tayes (included)</li> </ol>	udes social security tax if b. is	: zero)		\$79.60	
b. Social Security Ta		5 2610)		\$120.16	
c. Medicare	•			\$0.00	
d. Insurance				\$79.82	
e. Union dues				\$34.67	
f. Retirement				\$0.00	
g. Other (Specify)				\$0.00 \$0.00	
i. Other (Specify)				\$0.00 \$0.00	
j. Other (Specify)				\$0.00	
k. Other (Specify)				\$0.00	
5. SUBTOTAL OF PAY	ROLL DEDUCTIONS			\$314.25	
6. TOTAL NET MONTH	ILY TAKE HOME PAY			\$1,159.08	
<ol><li>Regular income from</li></ol>	operation of business or pro	fession or farm (Attach de	tailed stmt)	\$0.00	
<ol><li>Income from real pro</li></ol>	. ,			\$0.00	
9. Interest and dividend		la ta tha dabtar far tha da	htor'o uso or	\$0.00	
that of dependents lis	ce or support payments payab	ole to the deptor for the de	otor's use or	\$0.00	
•	vernment assistance (Specify	<b>)</b> :			
		<i>j</i> -		\$0.00	
12. Pension or retiremen				\$0.00	
13. Other monthly incom				\$423.00	
<ul><li>a. Income tax refund portion</li><li>b. Link Card</li></ul>	u-rai€u			\$423.00 \$225.00	
C.			_	\$0.00	
14. SUBTOTAL OF LINE	ES 7 THROUGH 13			\$648.00	
	Y INCOME (Add amounts sh	own on lines 6 and 14)	-	\$1,807.08	
	GE MONTHLY INCOME: (Co		line 15)		307.08
· · · - · · · · · · · · · · · ·			/	¥ - , ,	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.** 

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B6J (Official Form 6J) (12/07)

IN RE: Latonya C. Williams

Case No.	
	(if known)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at tim payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calcudiffer from the deductions from income allowed on Form 22A or 22C.	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate scl labeled "Spouse."	hedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)	\$350.00
a. Are real estate taxes included? ☐ Yes ☑ No	·
b. Is property insurance included? ☐ Yes ☑ No	
2. Utilities: a. Electricity and heating fuel	\$100.00
b. Water and sewer	
c. Telephone	\$60.00
d. Other: cell phone	\$50.00
3. Home maintenance (repairs and upkeep)	\$30.00
4. Food	\$450.00
5. Clothing	\$130.00
6. Laundry and dry cleaning	\$50.00
7. Medical and dental expenses	\$50.00
8. Transportation (not including car payments)	\$160.00
Recreation, clubs and entertainment, newspapers, magazines, etc.     Charitable contributions	\$50.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	
b. Life	
c. Health	
d. Auto	
e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	
b. Other: School Expenses for children	\$75.00
c. Other:	
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other: Hair Cuts & Grooming	\$50.00
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$1,605.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following	ng the filing of this
document: <b>None.</b>	ig the filling of this
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$1,807.08
b. Average monthly expenses from Line 18 above	\$1,605.00
c. Monthly net income (a. minus b.)	\$202.08

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B6 Summary (Official Form 6 - Summary) (12/07)

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Latonya C. Williams Case No.

Chapter 13

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
- Real Property	Yes	1	\$0.00		
- Personal Property	Yes	4	\$1,590.00		
- Property Claimed as Exempt	Yes	1			
- Creditors Holding Secured Claims	Yes	1		\$0.00	
- Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$3,565.00	
- Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$38,310.00	
- Executory Contracts and Unexpired Leases	Yes	1			
- Codebtors	Yes	1			
- Current Income of Individual Debtor(s)	Yes	1			\$1,807.08
- Current Expenditures of Individual Debtor(s)	Yes	1			\$1,605.00
	TOTAL	18	\$1,590.00	\$41,875.00	

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Form 6 - Statistical Summary (12/07)

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Latonya C. Williams

Case No.

Chapter 13

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$65.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$65.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$1,807.08
Average Expenses (from Schedule J, Line 18)	\$1,605.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$1,577.50

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$3,565.00	
Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
Total from Schedule F		\$38,310.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$38,310.00

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In re Latonya C. Williams

Case No.	
	(if known)

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.		20	
Date <u><b>04/08/2008</b></u>	Signature /s/ Latonya C. Williams  Latonya C. Williams		
Date	Signature		
	[If joint case, both spouses must sign.]		

B7 (Official Form 7) (12/07)

# Document Page 27 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

		EASTER	N DIVISION (CHICAGO)	r	
In	re: Latonya C. Willia	ms	Cas	se No.	
				(if known	1)
		STATEMENT	OF FINANCIAL AFF	AIRS	
one	State the gross amount of including part-time activiticase was commenced. Simaintains, or has maintain beginning and ending data	bloyment or operation of but fincome the debtor has received from the es either as an employee or in indeptate also the gross amounts receive need, financial records on the basis of the debtor's fiscal year.) If a just the state income of both spotsor the spotsor of the debtor's fincome of both spotsor of the state income of both spotsor of the spotsor of the state income of both spotsor of the state income of both spotsor of the spotsor of the state income of both spotsor of the state income	m employment, trade, or profess pendent trade or business, from t d during the two years immediate f a fiscal rather than a calendar you pint petition is filed, state income	he beginning of this calendar ly preceding this calendar yea ear may report fiscal year inco for each spouse separately.	year to the date this ar. (A debtor that ome. Identify the (Married debtors filing
one	State the amount of incortwo years immediately preseparately. (Married debr	n from employment or oper ne received by the debtor other than eceding the commencement of this of cors filing under chapter 12 or chapte eparated and a joint petition is not fil	from employment, trade, profess case. Give particulars. If a joint or 13 must state income for each	petition is filed, state income	for each spouse
one	debts to any creditor mad constitutes or is affected to of a domestic support obl counseling agency. (Mar		ling the commencement of this candicate with an asterisk (*) any papayment schedule under a plan bor chapter 13 must include payme	ase unless the aggregate valually whents that were made to a by an approved nonprofit budgets.	ue of all property that creditor on account geting and credit
one	preceding the commence \$5,475. If the debtor is an obligation or as part of an (Married debtors filing und	re not primarily consumer debts: Lis ment of the case unless the aggrega n individual, indicate with an asterisk alternative repayment schedule und der chapter 12 or chapter 13 must in e spouses are separated and a joint	ate value of all property that cons (*) any payments that were madeler a plan by an approved nonproclude payments and other transfe	titutes or is affected by such e to a creditor on account of a fit budgeting and credit couns	transfer is less than a domestic support seling agency.
one	c All debtore: Liet all pa	ments made within one year immed	liately preceding the commencer	nent of this case to or for the l	hanefit of craditors

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF

AND RELATIONSHIP TO DEBTOR PAYMENT AMOUNT PAID AMOUNT STILL OWING

Monthly \$0.00 \$1,400.00

(Last 90 days)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND
CASE NUMBER
Aronson c/o
Pekay & Blitstein, P.C.
77 W. Washington Ste. 719
Chicago, IL 60602

NATURE OF PROCEEDING collections

COURT OR AGENCY AND LOCATION Cook STATUS OR DISPOSITION judgment entered

B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Latonya C. Williams	Case No.	
			(if known)

	STATEMENT OF FINANCIAL AFFAIRS  Continuation Sheet No. 1
None	b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	5. Repossessions, foreclosures and returns List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	6. Assignments and receiverships  a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.  (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	7. Gifts  List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	8. Losses List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	9. Payments related to debt counseling or bankruptcy  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT,
NAME OF PAYER IF
NAME AND ADDRESS OF PAYEE

OTHER THAN DEBTOR

Cricket Debt Counseling April 3, 2008 \$36

RJA 4/3/08 14.

#### 10. Other transfers

None ✓

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT OF MONEY OR DESCRIPTION

AND VALUE OF PROPERTY

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# Document Page 29 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Latonya C. Williams	Case No.	
		_	(if known)

	STATEM	MENT OF FINANCIAL AFFA Continuation Sheet No. 2	IRS
None	b. List all property transferred by the debtor within ter similar device of which the debtor is a beneficiary.	n years immediately preceding the commen	cement of this case to a self-settled trust or
	11. Closed financial accounts		
None	List all financial accounts and instruments held in the transferred within one year immediately preceding the certificates of deposit, or other instruments; shares are brokerage houses and other financial institutions. (Ma accounts or instruments held by or for either or both sepetition is not filed.)	e commencement of this case. Include che nd share accounts held in banks, credit un arried debtors filing under chapter 12 or cha	ecking, savings, or other financial accounts, ions, pension funds, cooperatives, associations, apter 13 must include information concerning
None	List each sate denosit or other how or denository in which the debtor has or had securities, cash, or other valuables within one year immediately		
	13. Setoffs		
List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a jup petition is filed, unless the spouses are separated and a joint petition is not filed.)			, , ,
	14. Property held for another person		
None  ✓	List all property owned by another person that the deb	otor holds or controls.	
	15. Prior address of debtor		
None	If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.		
	ADDRESS	NAME USED	DATES OF OCCUPANCY
	5123 W. Adams, Chicago, IL 60644	Latonya C. Williams	December

#### 16. Spouses and Former Spouses

None  $\overline{\mathbf{V}}$ 

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

2005-November

2007

B7 (Official Form 7) (12/07) - Cont.

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Latonya C. Williams	Case No.	
			(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

17	<b>Enviro</b>	nmental	Infor	mation

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None ☑

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

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# NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Latonya C. Williams	Case No.	
			(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

	The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.  (An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within
	six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)
	19. Books, records and financial statements
None 🗹	a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.
None	b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
None	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
None	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.
	20. Inventories
None 🗹	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
	21. Current Partners, Officers, Directors and Shareholders
None  ✓	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

# 22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement  $\sqrt{\phantom{a}}$ of this case.

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Latonya C. Williams	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS  Continuation Sheet No. 5				
	23. Withdrawals from a partnership or distributions by a corporation			
None  ✓			credited or given to an insider, including compensation in any form, a during one year immediately preceding the commencement of this	
	24. Tax Consolidation Group			
None 🗹	If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.			
None	If the debtor is not an individual, list the name and federal taxpaver-identification number of any pension fund to which the debtor, as an employer.			
-	mpleted by an individual or individual and spouse]			
	are under penalty of perjury that I have read the answell the answell the answell that they are true and correct.	rs contained in ti	ne foregoing statement of financial affairs and any	
Date	04/08/2008	Signature	/s/ Latonya C. Williams	
		of Debtor	Latonya C. Williams	
Date		Signature of Joint Debtor (if any)		
	Ity for making a false statement: Fine of up to \$500,000 S.C. §§ 152 and 3571	0 or imprisonme	nt for up to 5 years, or both.	

B201 (04/09/06)

#### Document Page 33 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Latonya C. Williams

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

B201 (04/09/06)

# Document Page 34 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

Page 2

IN RE: Latonya C. Williams

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of Compliance with § 342(b) of the Bankruptcy Code

	-		- ·
l,	Robert J. Adams & Associates	counsel for Debtor(s), her	eby certify that I delivered to the Debtor(s) the Notice
requir	ed by § 342(b) of the Bankruptcy Code.	_	
/s/ Ro	obert J. Adams & Associates		
Robe	rt J. Adams & Associates, Attorney for Debto	r(s)	
Bar N	o.: 0013056		
Robe	rt J. Adams & Assoc.		
125 S	. Clark, Suite 1810		
Chica	ao. IL 60603		

Phone: (312) 346-0100 Fax: (312) 346-6228

#### **Certificate of the Debtor**

(We), the debtor(s), affirm that I (we) have received and read this notice.

Latonya C. Williams	X /s/ Latonya C. Williams	04/08/2008
	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	x	
Case No. (if known)	Signature of Joint Debtor (if any)	Date

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Latonya C. Williams CASE NO

CHAPTER 13

	DISCLOSURE OF COM	PENSATION OF ATTORN	EY FOR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. that compensation paid to me within one year be services rendered or to be rendered on behalf o is as follows:	efore the filing of the petition in bank	ruptcy, or agreed to be paid to me, for	
	For legal services, I have agreed to accept:		\$3,500.00	
	Prior to the filing of this statement I have receive	ed:	\$0.00	
	Balance Due:		\$3,500.00	
2.	The source of the compensation paid to me was	::		
	☑ Debtor ☐ Other (sp	pecify)		
3.	The source of compensation to be paid to me is	:		
	☑ Debtor ☐ Other (sp	pecify)		
4.	I have not agreed to share the above-disclo associates of my law firm.	sed compensation with any other pe	erson unless they are members and	
	☐ I have agreed to share the above-disclosed associates of my law firm. A copy of the ag compensation, is attached.			
5.	<ul> <li>5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: <ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. [Other provisions as needed]</li> </ul> </li> </ul>			
	By agreement the Debtor, I have entered into 722 redemption motion in the amount of \$600		for the purposes of filing a Section	
6.	By agreement with the debtor(s), the above-disc	closed fee does not include the follo	wing services:	
		CERTIFICATION		
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for epresentation of the debtor(s) in this bankruptcy proceeding.			
	04/08/2008	/s/ Robert J. Adams & Associa	ites	
	Date	Robert J. Adams & Associates Robert J. Adams & Assoc. 125 S. Clark, Suite 1810 Chicago, IL 60603 Phone: (312) 346-0100 / Fax: (3	Bar No. 0013056 12) 346-6228	